

Nebraska ECHO Project

Educating & Empowering Consumers of Healthcare Organizations



TIP SHEET

Medicare Prescription Drug Coverage: Separating the Real Deal from the Scam

Unless you've just returned from a five year journey to locate the remnants of your home planet, Krypton, you've probably heard and seen quite a bit of information about Medicare's prescription drug benefit. In addition to legitimate consumer education by governmental agencies and advocacy groups and promotional efforts by Medicare-approved prescription drug plans, you may have also come across information from groups that are not legitimate. These unsavory individuals target vulnerable adults, preying on their concern about making correct choices about their health care coverage. These con artists have one and only one goal - their own profit. Through persuasion, intimidation, lies and an aggressive refusal to take "no" for an answer, they seek to obtain your personal or financial information.

Here are some tips for how to protect your self from scams and fraud:

Check the list of Medicare-approved prescription drug plans. The list of approved plans and other information about the program are available at the Medicare Web site www.medicare.gov or by calling toll-free 1-800-633-4227 (TTY users should call 1-877-486-2048.)

If someone says you must join their plan or purchase their card or you'll lose your Medicare benefits, it's a scam. The Medicare prescription drug benefit is voluntary. It supplements your other Medicare benefits.

Guard your personal information from identity thieves posing as sales people. Legitimate plans may ask for your Social Security number, but only when you are actually choosing to enroll. They may only ask for your credit card or bank account information if you say that you wish to make automatic payments for your drug coverage from your bank or credit card account. This arrangement is your choice, not theirs.

If someone asks you for money or for your banking or credit card account information during an unsolicited phone call, it's a scam. It's illegal for companies marketing Medicare-approved drug plans to come to your door uninvited or to send you unsolicited emails. Companies may call you to promote their drug or other health care plans, but legitimate plans cannot enroll individuals or request payment as part of this unsolicited or "cold call."

Don't be fooled by individuals who identify themselves as representatives of a legitimate- or governmental-sounding organization. Con artists often try to impress consumers with official-sounding names, such as "National Medicare Office," "National Medical Office," or "Pharma Corp." Medicare does not make unsolicited phone calls to consumers and ask for money or personal financial information. Private companies are offering the Medicare drug plans, so be skeptical of calls or promotional materials claiming to come from the government.

Any telemarketing of legitimate Medicare prescription drug plans must comply with the Do-Not-Call Registry. To avoid all telemarketing calls register with the federal "do not call" list at 1-888-382-1222 or go to <http://www.donotcall.gov>

To stop repeated and unwanted sales calls simply say "stop" or hang up the phone. Plans are required to honor your "do not call again" requests. Do not hesitate to hang-up on an intimidating caller. Sometimes it's "shrewd to be rude."

If someone claims to be calling from the Social Security Administration (SSA) and asks for your bank account, credit card, or life insurance policy numbers, it's a scam. SSA will not ask for that information, and the only time someone calling from the SSA will ask for your Social Security number is if you applied for low-income assistance and the number you put on your application wasn't correct.

Don't allow callers to convince you that another type of drug coverage is a Medicare prescription drug plan. Only plans approved by Medicare can be marketed as Medicare prescription drug plans. Approved plans will have a seal on their materials with "Medicare Rx" in large letters and "Prescription Drug Coverage" in smaller letters under that. Check with Medicare to make sure that the plan you're considering is approved. Medicare is not marketing a prescription or health care discount card to consumers.

Seek more information. If you would like more information about Medicare prescription drug or health care coverage, call 1-800-MEDICARE or call the Nebraska Senior Health Insurance Information Program (SHIIP) at 1-800-234-7119 or visit the Nebraska Medicare Prescription Drug Coalition website at <http://www.answers4families.org/medicare/coalition.html>

Resist pressure tactics. Choosing Medicare drug coverage is your decision. Take the time to make an informed decision that feels comfortable. If someone tries to pressure you into making an immediate decision, say, "No." Explain that you want time to review the information. Tell the caller you will take his or her name and number and call back.

Protect yourself. If at any point you feel endangered or threatened, such as by a salesman who refuses to leave your home or property, call your local police department immediately.

Contact your bank or credit card company. If a con artist convinces you to give them your personal financial information, contact your appropriate financial institution, as soon as possible.

Report possible fraud. The Nebraska ECHO Project provides education and advocacy to help consumers identify, report and prevent Medicare fraud. To report possible fraud, contact the Nebraska ECHO Project at 1-800-942-7830 or Medicare at 1-877-7SAFERX.

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800-942-7830

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